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CROP-HAIL INSURANCE
1969

VOLUME
COST
INDEMNITIES

TRI-AGENCY READING ROOM

MAR 24 1972

500 12th St., SW. [illegible]
Washington, D. C. 20250

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U.S. DEPARTMENT OF AGRICULTURE
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ABSTRACT

The tenfold volume increase in crop-hail insurance between 1940 and 1967 was related to general rises in output and production costs. Crop-hail insurance showed signs of leveling off in 1967-69 probably because of restricted acreages or lower prices, particularly for wheat, cotton, and tobacco. In 1969 insurance totaled $3.5 billion; premiums, $127 million; and indemnities, $80 million.

Key Words: Crop-hail insurance, premiums, indemnities.

PREFACE

This report updates ERS-424, Crop-Hail Insurance, 1967-68, Volume, Cost, Indemnities. A detailed discussion of crop-hail insurance and its historical development appears in Crop-Hail Insurance in the United States, by Leon B. Perkinson (U.S. Dept. Agr. ERS-249, 1965).

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CROP-HAIL INSURANCE, 1969
VOLUME, COST, INDEMNITIES

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VOLUME OF COVERAGE

Volume of hail insurance written on growing crops expanded in most years since the 1930's. Coverage rose to nearly $1 billion in 1946, exceeded $2 billion in 1955, and a decade later passed the $3 billion level (table 1). After reaching nearly $3.5 billion in 1967, the volume gained at a sharply reduced rate through 1969.[1]

Crop-hail (C-H) insurance growth during the last three decades accompanied general rises in output, value of harvested crops, and production costs. Regionally, insurance expansion was greatest in the Corn Belt due to the rising production of soybeans, a crop more susceptible than corn to hail damage.

The tendency in recent years for the volume of C-H insurance to level off is basically related to restricted acreages and lower prices, particularly for wheat, cotton, and tobacco. Year-to-year variations in particular areas are influenced by current crop prospects and by value of the crop insured against hail damage.

In 1969, the Corn Belt accounted for 55 percent of all C-H coverage in the United States (tables 2 and 3). Next in importance were the Northern Plains, the Appalachian region, and the Lake States with about 12 percent, 10 percent, and 7 percent, respectively, of the U.S. total.

Between 1968 and 1969, C-H coverage decreased in the Dakotas, Montana, Nebraska, Colorado, Oklahoma, and Texas, mainly because of fewer acres of wheat and other food grains. But growers in Kansas last year bought 30 percent more insurance, reflecting record yields of winter wheat in prospect. In the important Corn Belt, where C-H coverage increased 1 percent, corn acreage was smaller and abandonment of soybean acreage was above average. Still, overall production there did not change greatly. Farmers in the Appalachian, Southeast, and Delta States regions increased their insurance in 1969 to cover expanded plantings of tobacco and cotton.

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[1] Estimates for 1969 are based on data obtained from individual insurance companies by the Crop Insurance Research Bureau and the Crop-Hail Insurance Actuarial Association.

PREMIUMS

Crop-hail insurance premiums declined about $1.6 million in 1969 despite a small rise in coverage. This slight decrease was caused by a significant drop in insurance sold in the Mountain and Southern Plains regions, where premium rates are relatively high (table 4). All other regions except the Lake States showed moderate rises in premium expenditures.

Premiums totaled $127 million last year against $103 million in 1960 and only $40 million in 1950. Currently, premiums average 3.6 percent of coverage for the United States and range from under 2 percent in the Delta and Pacific regions to 7 percent or more in the two Great Plains regions.

The 3.6 percent rate for 1969 was lower than the 4.1 percent rate in 1960. Rates averaged lower in every region except the Appalachian, Southeast, and Corn Belt where they rose moderately or changed little. Rates for a particular crop or locality change slowly since they are based on the longrun risks of hail damage. However, occasional reevaluation of prospective losses or changes in operating costs of insurance companies may bring rate adjustments.

In some instances average premium rates likely were reduced because of wider use of deductible policies. But the main reason for lower average rates probably was expanded crop and area coverage where the risk of hail damage was smaller. Historically, hail insurance started in the high risk regions like the Great Plains or with the more vulnerable crops like tobacco and spread to other areas and crops where hail damage was less severe. During the last decade the greatest growth was in the Corn Belt. Hail risk and premium rates there are less than in many other regions--especially the Great Plains and Mountain regions where coverage has shown little expansion.

INDEMNITIES

Crop-hail insurance indemnities paid to growers in 1969 were an estimated $80 million. This contrasts to the $69 million paid out in 1968 (table 5). The loss ratio (indemnities as a percentage of premiums) was 63 percent in 1969, up substantially from the 53 percent of 1968. Loss ratios ranged from a high of 91 percent in the Southern Plains (Oklahoma and Texas) to a low of 27 percent for the Lake States (Michigan, Wisconsin, and Minnesota). Iowa and North Dakota, where large amounts of insurance are written, were especially hard hit; losses exceeded 100 percent of premiums.

Indemnities paid to growers last year were larger than for any other year since 1934 except 1967 and 1962. The recent loss ratio of 63 percent, however, was about the same as the 1934-69 ratio. Indemnities were heaviest in 1956, amounting to 94 percent of premiums. Lowest loss ratios--around 40 percent--occurred in 1940 and 1946.

Table 6 compares the longrun risk of hail damage among areas by the annual average indemnity per $100 of insurance coverage for 1959-68. Colorado, with an average indemnity rate of $8.20, was the most risky of any State. North

Dakota, Texas, Montana, Wyoming, and New Mexico were other high risk States where indemnity rates exceeded $5.00. Risks in sections of these States, of course, were much higher than shown by the State average. Indemnities averaged less than $1.00 per $100 of hail insurance in several Southern and Pacific States and in the eastern Corn Belt where hailstorms are less frequent.

The amount of C-H indemnities paid to growers in the Northeast, Delta States, and Pacific regions fluctuates widely from year to year (table 6). Hailstorms in those regions are relatively infrequent so few growers carry C-H insurance. The amount of indemnity payments is more stable in the Northern Plains where hailstorms are more prevalent and a high proportion of growers insure their crops. Indemnities are also quite stable in the Appalachian region. Here a large volume of insurance is spread among many small tobacco producers.

FEDERAL CROP INSURANCE

All-risk crop insurance sold by the Federal Crop Insurance Corporation (FCIC) provides financial protection against most causes of crop damage. Since its inception in 1938, about 11 percent of all indemnities of the FCIC have resulted from hail damage. Drought remained the most important cause of FCIC indemnities, accounting for 36 percent of the total in the long run. Next were excess moisture and frost or freeze damage, which made up 16 percent and 13 percent of all FCIC payments.

Federal crop insurance sold in 1969 totaled almost $924 million, about 6 percent more than in 1968 and 3-1/2 times the 1960 level. FCIC premium payments also rose rapidly, from about $18 million in 1960 to nearly $49 million in 1969.

Nearly $193 million of Federal crop insurance was written in 1969 in the Appalachian region, the leading region with such insurance (table 7). The Northern Plains was second with $150 million followed by the Corn Belt with $135 million. North Carolina, Iowa, and Minnesota were individual States having the largest volume of insurance--$124 million, $76 million, and $69 million, respectively.

About $11 million of the total $49 million in FCIC premiums was for insurance written in the Northern Plains, a region of relatively high risks and premium rates. The Corn Belt with $6.0 million and the Lake States and Appalachian regions with $5.6 million each were next in importance. States with the largest premium volume were Minnesota, Kansas, and North Dakota with $4.5 million, $4.0 million, and $3.5 million, respectively.

Federal crop insurance indemnities totaled $55.7 million in 1969, an all-time high. They were 114 percent of premiums compared with the 1948-69 loss ratio of 98 percent.

Heaviest indemnities--$21.1 million--were paid on cotton losses. Losses in the Southeast were caused by excessive boll rot and insect damage following frequent rains in August and September. In the Delta States dry weather caused losses and in Arizona and California much damage resulted from prolonged high temperatures. Cotton indemnities of more than $9 million, the largest for any State, were paid in Texas. In the important Northwest section of that State early hailstorms caused much replanting and in October the crop was hurt by heavy rains and an early freeze.

Federal crop insurance citrus indemnities were also very heavy--total $7.4 million. Most of these losses occurred in January 1970 when prolonged low temperatures caused extensive damage in the major producing areas. Florida accounted for $4.0 million of the citrus indemnities. Loss payments in California and Arizona amounted to about $2.3 million and $1.2 million, respectively.

Tobacco indemnities of $5.0 million were unusually heavy, exceeding premiums for only the second year in the 1948-69 period. More than $3 million of all tobacco indemnities was in North Carolina where excessive rain was the major cause of the damage. Georgia tobacco growers were paid nearly $0.7 million.

Indemnities paid by FCIC on corn and soybeans totaled about $8.4 million in 1969 but were only about two-thirds of total premium receipts. Iowa growers alone received nearly $3 million in indemnities on these two crops. In Missouri, where moisture was excessive during the growing season, corn and soybean indemnities exceeded premiums.

FCIC wheat indemnities of $9.8 million, second to cotton indemnities, were only 74 percent of wheat premiums. The worst damage to wheat was in Washington as a promising crop there was hit by hot, dry winds at the bloom stage.

TOTAL CROP INSURANCE

Considering both crop-hail insurance and Federal crop insurance, growers in 1969 were protected against a total potential damage of $4.5 billion. The Corn Belt accounted for $2 billion of this insurance coverage and more than $0.5 billion was written in both the Northern Plains and Appalachian regions. Growers buy relatively small amounts of crop insurance in the Northeast and Delta States because of fewer production hazards or fewer crops.

In 1969, Corn Belt growers spent $49 million for all types of crop insurance, the largest expenditure for any region. The Northern Plains was second with $42 million. In that region premiums amounted to 2.4 percent of cash receipts from crops, the largest expenditure relative to crop income of any region. Crop insurance premiums were relatively unimportant as a production expense in the Northeast, Pacific, and Delta States regions.

Nationally, the premium cost of the combined crop insurance coverage in 1969 was $176 million, or an aggregate net cost of $40 million when indemnities are deducted. The net cost of the protection varies from year to year but was relatively low in 1969 because the return in indemnity payments was above average.

Table 1.--Amount of crop-hail insurance, net premiums, and losses paid, United States, 1934-69 1/

Year	Amount of insurance	Net premiums 2/	Losses paid	Loss ratio 3/
	Million dollars	Million dollars	Million dollars	Percent
1934	87	3.1	1.8	57
1935	206	9.2	5.7	62
1936	167	6.0	2.8	47
1937	300	10.9	5.2	47
1938	318	13.4	9.6	72
1939	252	9.7	4.8	50
1940	243	9.2	3.6	39
1941	340	14.9	9.3	63
1942	476	20.7	13.0	63
1943	622	26.9	19.4	72
1944	805	34.9	21.9	63
1945	938	42.1	24.2	58
1946	973	42.5	17.0	40
1947	1,199	58.4	27.7	47
1948	1,288	53.7	28.5	53
1949	1,240	55.2	26.8	49
1950	1,057	40.1	16.7	42
1951	1,371	53.9	36.2	67
1952	1,589	65.5	34.9	53
1953	1,776	69.4	49.8	72
1954	1,897	72.6	54.5	75
1955	2,067	77.2	44.7	58
1956	2,117	78.1	73.1	94
1957	2,410	95.4	57.9	61
1958	2,452	103.8	54.6	53
1959	2,456	98.8	45.3	46
1960	2,495	103.0	59.9	58
1961	2,422	96.8	66.8	69
1962	2,658	109.0	81.3	75
1963	2,831	111.2	72.6	65
1964	2,903	112.5	72.1	64
1965	3,096	117.0	73.9	63
1966	3,173	115.0	56.9	49
1967 4/	3,488	124.6	88.2	71
1968 4/	3,535	128.4	69.2	54
1969 5/	3,550	126.8	80.4	63

1/ By mutual and stock insurance companies, and State hail departments. Includes only amounts directly written by insurers.

2/ After cash discounts and dividends.

3/ Losses as a percentage of net premium.

4/ Revised.

5/ Preliminary.

Table 2.--Amount of crop-hail insurance coverage, by regions, 1955-69

Year	North-east 1/	Lake States 2/	Corn Belt 3/	Northern Plains 4/	Appa-lachian 5/	South-east 6/	Delta States 7/	Southern Plains 8/	Mountain 9/	Pacific 10/	U.S. total 11/
	Million dollars										
1955	27.1	162.5	1,018.9	263.3	253.3	67.6	7.6	81.6	129.5	56.0	2,067.5
1956	21.6	173.4	1,025.4	277.2	243.7	67.0	9.5	101.8	120.5	77.0	2,116.9
1957	17.9	193.4	1,087.6	366.7	230.0	59.7	12.0	159.1	159.7	124.0	2,410.1
1958	17.5	188.8	1,077.0	398.1	231.6	56.9	7.1	178.3	173.3	123.7	2,452.4
1959	15.4	194.0	1,134.0	375.5	248.1	66.9	8.3	153.3	159.9	101.1	2,456.4
1960	15.6	181.3	1,147.4	388.5	253.2	69.1	7.8	170.7	163.6	98.3	2,495.5
1961	14.8	163.2	1,130.3	323.0	289.4	76.0	8.4	170.1	146.8	100.3	2,422.3
1962	15.7	158.7	1,199.4	366.4	359.2	101.6	19.8	159.7	185.6	91.7	2,657.9
1963	16.9	179.3	1,338.4	370.1	370.2	113.8	19.1	141.5	188.4	93.2	2,830.9
1964	20.0	188.7	1,433.9	363.6	352.5	112.9	24.3	142.1	187.4	78.0	2,903.5
1965	22.4	199.3	1,583.9	396.8	323.4	101.7	24.0	154.1	210.2	79.9	3,095.8
1966	19.2	210.0	1,747.4	376.6	327.3	97.0	18.5	117.6	174.8	84.6	3,173.0
1967 12/	17.7	231.4	1,945.0	417.4	331.7	98.5	27.6	111.7	186.9	119.5	3,487.5
1968 13/	12.6	257.1	1,932.0	438.1	317.0	99.1	29.5	155.2	197.4	97.0	3,534.9
1969 13/	14.1	246.1	1,949.6	445.0	342.0	103.8	40.6	129.2	177.4	102.2	3,549.9

1/ Maine, N.H., Vt., Mass., R.I., Conn., N.Y., N.J., Pa., Del., Md.
2/ Mich., Wis., Minn.
3/ Ohio, Ind., Ill., Iowa, Mo.
4/ N. Dak., S. Dak., Nebr., Kans.
5/ Va., W. Va., N.C., Ky., Tenn.
6/ S.C., Ga., Fla. Ala.
7/ Miss., Ark., La.
8/ Okla., Tex.
9/ Mont., Idaho, Wyo., Colo., N. Mex., Ariz., Utah, Nev.
10/ Wash., Oreg., Calif.
11/ Detail may not add to total because of rounding.
12/ Revised.
13/ Preliminary.

Table 3.--Percentage distribution of crop-hail insurance, by regions, 1955-69 1/

Year	North-east	Lake States	Corn Belt	Northern Plains	Appa-lachian	South-east	Delta States	Southern Plains	Mountain	Pacific	U.S. total 2/
	Percent										
1955.....	1.3	7.9	49.3	12.7	12.2	3.3	0.4	3.9	6.3	2.7	100
1956.....	1.0	8.2	48.4	13.1	11.5	3.2	.4	4.8	5.7	3.6	100
1957.....	.7	8.0	45.1	15.2	9.5	2.5	.5	6.6	6.6	5.1	100
1958.....	.7	7.7	43.9	16.2	9.4	2.3	.3	7.3	7.1	5.0	100
1959.....	.6	7.9	46.2	15.3	10.1	2.7	.3	6.2	6.5	4.1	100
1960.....	.6	7.3	46.0	15.6	10.1	2.8	.3	6.8	6.6	3.9	100
1961.....	.8	6.7	46.7	13.3	11.9	3.1	.3	7.0	6.1	4.1	100
1962.....	.6	6.0	45.1	13.8	13.5	3.8	.7	6.0	7.0	3.5	100
1963.....	.6	6.3	47.3	13.1	13.1	4.0	.7	5.0	6.7	3.3	100
1964.....	.7	6.5	49.4	12.5	12.1	3.9	.8	4.9	6.5	2.7	100
1965.....	.7	6.4	51.2	12.8	10.4	3.3	.8	5.0	6.8	2.6	100
1966.....	.6	6.6	55.1	11.9	10.3	3.1	.6	3.7	5.5	2.7	100
1967 3/..	.5	6.6	55.8	12.0	9.5	2.8	.8	3.2	5.4	3.4	100
1968 4/..	.4	7.3	54.7	12.4	9.0	2.8	.8	4.4	5.6	2.7	100
1969 4/..	.4	6.9	54.9	12.5	9.6	2.9	1.2	3.6	5.0	2.9	100

1/ For States within a region, see footnotes, table 2.
2/ Detail may not add to total because of rounding.
3/ Revised.
4/ Preliminary.

Table 4.--Premiums paid for crop-hail insurance, by regions, 1955-69 1/

Year	North-east	Lake States	Corn Belt	Northern Plains	Appa-lachian	South-east	Delta States	Southern Plains	Mountain	Pacific	U.S. total 2/
	Million dollars										
1955	1.4	5.7	21.7	16.4	13.7	3.0	0.2	5.3	8.7	1.1	77.2
1956	1.0	6.2	23.0	16.4	13.2	3.0	.3	6.7	6.8	1.5	78.1
1957	.8	7.5	24.4	23.8	12.2	2.7	.3	11.0	10.2	2.5	95.4
1958	.8	7.8	23.9	29.0	12.1	2.6	.2	13.3	11.5	2.6	103.8
1959	.7	8.0	24.3	25.8	12.7	2.9	.2	11.3	10.6	2.2	98.8
1960	.6	7.9	25.2	28.4	12.4	3.0	.2	13.0	10.0	2.2	103.0
1961	.6	7.3	24.4	22.6	13.6	3.2	.2	13.8	8.9	2.2	96.8
1962	.6	7.1	27.6	26.6	16.9	3.9	.4	12.6	11.1	2.0	109.0
1963	.7	8.0	30.2	25.4	17.6	4.5	.4	11.2	11.0	2.0	111.2
1964	.8	8.7	31.1	25.3	17.2	5.1	.5	11.1	10.9	1.7	112.5
1965	.9	9.0	34.6	27.4	15.8	4.5	.5	11.4	11.4	1.6	117.0
1966	.7	9.3	38.1	25.8	16.1	4.4	.3	8.3	10.2	1.7	115.0
1967 3/	.6	10.2	41.9	29.5	16.1	4.7	.5	7.8	11.0	2.2	124.6
1968 4/	.4	10.7	42.5	30.3	15.4	4.6	.5	11.1	11.0	1.8	128.4
1969 4/	.5	10.3	42.6	30.5	16.6	4.7	.7	9.2	9.9	1.8	126.8

1/ For States within a region, see footnotes, table 2.
2/ Detail may not add to total because of rounding.
3/ Revised.
4/ Preliminary.

Table 5.--Crop-hail insurance indemnities paid to farmers, by regions, 1955-69 1/

Year	North-east	Lake States	Corn Belt	Northern Plains	Appa-lachian	South-east	Delta States	Southern Plains	Mountain	Pacific	U.S. total 2/
	Million dollars										
1955	1.8	3.4	7.2	12.1	8.2	1.8	0.1	4.5	4.6	0.9	44.7
1956	.4	8.0	28.5	16.3	8.8	2.0	.1	3.5	4.5	1.0	73.1
1957	.5	7.2	7.3	18.6	3.7	1.0	.1	11.0	6.1	2.3	57.9
1958	.2	4.3	9.8	18.3	2.8	.6	3/	6.6	9.1	2.9	54.6
1959	.1	7.2	6.3	14.7	3.9	1.3	3/	7.6	4.0	.2	45.3
1960	.2	4.3	14.7	18.0	6.2	1.4	3/	9.2	5.7	.3	59.9
1961	.6	6.8	17.5	12.5	9.0	2.9	.2	10.4	6.3	.7	66.8
1962	.6	4.8	18.8	20.2	10.6	4.0	.2	10.2	11.2	.6	81.3
1963	.3	6.0	13.0	18.6	10.9	5.1	.1	6.6	10.9	.9	72.6
1964	.1	3.3	24.1	18.9	8.1	2.3	.1	6.8	8.0	.4	72.1
1965	.2	4.2	26.5	14.7	8.6	2.0	.2	8.2	9.1	.2	73.9
1966	.3	3.7	12.8	17.3	9.4	1.7	.1	4.8	5.7	1.0	56.9
1967 4/	.3	6.0	39.2	20.5	7.7	2.8	.5	4.5	6.5	.3	88.2
1968 5/	.1	5.6	20.1	16.4	8.3	3.0	.3	8.4	6.4	.4	69.2
1969 5/	.2	2.8	34.2	14.3	10.8	2.7	.3	8.4	5.8	.9	80.4

1/ For States within a region, see footnotes, table 2.
2/ Detail may not add to total because of rounding.
3/ Less than $0.1 million.
4/ Revised.
5/ Preliminary.

Table 6.--Crop-hail insurance payments to farmers per $100 coverage and year-to-year variability, by States and regions, average 1959-68

State and region	Average amount	Year-to-year variability 1/
	Dollars	Percent
Maine	1.48	53.3
New Hampshire	2/	2/
Vermont	4.13	110.5
Massachusetts	3.10	268.7
Rhode Island	2/	2/
Connecticut	.98	138.3
New York	2.44	57.3
New Jersey	1.66	80.0
Pennsylvania	3.97	90.9
Delaware	2/	2/
Maryland	.29	74.8
Northeast	1.77	85.5
Michigan	1.46	72.0
Wisconsin	1.50	31.5
Minnesota	3.43	35.4
Lake States	2.69	30.7
Ohio	.89	45.2
Indiana	.70	37.2
Illinois	.95	56.1
Iowa	2.03	35.3
Missouri	1.25	23.4
Corn Belt	1.31	35.9
North Dakota	5.25	32.4
South Dakota	4.49	18.2
Nebraska	4.25	31.3
Kansas	3.66	36.8
Northern Plains	4.51	14.6
Virginia	2.65	51.3
West Virginia	3.05	93.9
North Carolina	2.38	25.2
Kentucky	3.20	19.9
Tennessee	2.31	25.5
Appalachian	2.58	17.4
South Carolina	2.88	36.4
Georgia	3.08	39.1
Florida	1.50	48.6
Alabama	.97	118.3
Southeast	2.79	35.3
Mississippi	.50	61.5
Arkansas	1.06	69.6
Louisiana	2/	2/
Delta States	.93	58.7
Oklahoma	4.20	60.6
Texas	5.44	14.2
Southern Plains	5.13	14.9
Montana	5.68	50.2
Idaho	2.06	51.5
Wyoming	5.81	54.6
Colorado	8.22	37.7
New Mexico	5.18	27.5
Arizona	1.22	52.1
Utah	2.41	58.7
Nevada	2/	2/
Mountain	4.07	27.9
Washington	.39	78.2
Oregon	.80	104.6
California	1.32	62.9
Pacific	.53	63.1
United States	2.38	17.1

1/ Coefficient of variation. The smaller the figure the smaller the variability. The 32.4-percent figure for North Dakota means that in approximately two-thirds of the years one might expect losses per $100 of insurance to be within 32.4 percent of the $5.25 average.
2/ Inadequate data.

Table 7.--Federal crop insurance: Coverage, premiums and indemnities, by regions, 1969

Region	Coverage	Premium	Indemnities
	Million dollars		
Northeast	11.0	0.6	0.4
Lake States	84.9	5.6	3.0
Corn Belt	134.8	6.0	5.4
Northern Plains	149.6	11.1	4.0
Appalachian	192.9	5.6	6.1
Southeast	78.4	4.6	8.3
Delta States	38.1	1.8	4.1
Southern Plains	61.6	4.2	9.9
Mountain	81.0	5.2	6.9
Pacific	91.5	4.2	7.6
United States	923.8	48.9	55.7

Table 8.--Total crop insurance: Coverage, premiums, and indemnities, by regions, 1969 1/

Region	Coverage	Premium	Indemnities
	Million dollars		
Northeast	25.1	1.1	0.6
Lake States	331.0	15.8	5.7
Corn Belt	2,084.3	48.6	39.6
Northern Plains	594.7	41.6	18.3
Appalachian	534.9	22.2	16.9
Southeast	182.1	9.4	11.0
Delta States	78.7	2.5	4.4
Southern Plains	190.8	13.5	18.3
Mountain	258.4	15.0	12.7
Pacific	193.7	6.0	8.6
United States	4,473.7	175.7	136.1

1/ Includes crop insurance written by crop-hail insurance companies and the Montana State Insurance Department and all-risk crop insurance written by the Federal Crop Insurance Corporation.

UNITED STATES DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250

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